

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Michael Gwynn, Jr.
Debtor

Case No. 17-00531-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Oct 28, 2021

User: AutoDocket
Form ID: 3180W

Page 1 of 3
Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 30, 2021:

Recip ID	Recipient Name and Address
db	+ Michael Gwynn, Jr., 1645 Rosebrook Drive, York, PA 17402-8541
4883095	Bureau of Account Management, 3607 Rosemont Avenue, Suite 502, PO Box 8875, Camp Hill, PA 17001-8875
4883099	++ CREDIT PROTECTION ASSOCIATION LP, PARKWAY CENTER V, 2500 DALLAS PARKWAY SUTIE 500, PLANO TX 75093-4805 address filed with court:, CRD PRT Associates, 13355 Noel Road, Dallas, TX 75240
4883104	+ Excelerate, LLC, 8416 North County Road 650 East, Brownsburg, IN 46112-9298
4883107	+ KML Law Group PC, Suite 5000 BNY Independence Center, 701 Market Street, Philadelphia, PA 19106-1541
4883108	+ Moose Crossing Mini Storage, PO Box 1555, Blakeslee, PA 18610-1555
4883111	+ State of Maryland, Central Collection Unit, 300 West Preston Street, Suite 503, Baltimore, MD 21201-2308
4883112	Wells Fargo Bank, Credit Bureau Dispute Resolutions, Des Moines, IA 50306

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: ebnnotifications@creditacceptance.com	Oct 28 2021 18:36:00	Credit Acceptance Corporation, 25505 WEST TWELVE MILE ROAD, SOUTHFIELD, MI 48037
cr	+ EDI: AISACG.COM	Oct 28 2021 22:43:00	Capital One Auto Finance, c/o Ascension Capital Group, P.O. Box 165028, Irving, TX 75016-5028
cr	+ EDI: AISACG.COM	Oct 28 2021 22:43:00	Capital One Auto Finance c/o AIS Portfolio Service, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	EDI: AISACG.COM	Oct 28 2021 22:43:00	Capital One Auto Finance c/o AIS Portfolio Service, P.O. BOX 4360, Houston, TX 77210-4360
4883094	+ Email/Text: EBN_IndianapolisIMC@receivemorermp.com	Oct 28 2021 18:36:00	Berks Credit and Collection, PO Box 329, Temple, PA 19560-0329
4883097	EDI: CAPITALONE.COM	Oct 28 2021 22:43:00	Capital One Bank, 15000 Capital One Drive, Richmond, VA 23238-1119
4934473	+ Email/Text: bankruptcydesk@colonialsavings.com	Oct 28 2021 18:36:00	COLONIAL SAVINGS F.A., Mortgage Services, P.O. Box 2988, Fort Worth, TX 76113-2988
4884799	+ EDI: AISACG.COM	Oct 28 2021 22:43:00	Capital One Auto Finance, c/o AIS Portfolio Services LP, 4515 N Santa Fe Ave Dept APS, Oklahoma City, OK 73118-7901
4883096	+ EDI: CAPONEAUTO.COM	Oct 28 2021 22:43:00	Capital One Auto Finance, 3901 Dallas Parkway, Plano, TX 75093-7864
4885245	+ EDI: AIS.COM	Oct 28 2021 22:43:00	Capital One Auto Finance c/o AIS, Portfolio Services, LP f/k/a AIS Data, Services d/b/a/ Ascension Capital Group, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5169875	+ EDI: AISACG.COM	Oct 28 2021 22:43:00	Capital One Auto Finance, a division of Capital

			On, P.O. Box 4360, Houston, TX 77210-4360
4883098	+ Email/Text: bankruptcydesk@colonialsavings.com	Oct 28 2021 18:36:00	Colonial Savings and Loan, 2600 West Fwy, Fort Worth, TX 76102-7109
4883100	+ Email/Text: ebnnotifications@creditacceptance.com	Oct 28 2021 18:36:00	Credit Acceptance, PO Box 5070, Southfield, MI 48086-5070
4883582	+ Email/Text: ebnnotifications@creditacceptance.com	Oct 28 2021 18:36:00	Credit Acceptance, 25505 West Twelve Mile Rd, Suite 3000, Southfield MI 48034-8331
4883101	+ Email/PDF: creditonebknofications@resurgent.com	Oct 28 2021 18:37:09	Credit One Bank, PO Box 98875, Las Vegas, NV 89193-8875
4883102	EDI: PENNDEPTREV	Oct 28 2021 22:43:00	Department of Revenue, Attn: Bankruptcy Division, PO Box 280496, Harrisburg, PA 17128-0946
4883102	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 28 2021 18:36:00	Department of Revenue, Attn: Bankruptcy Division, PO Box 280496, Harrisburg, PA 17128-0946
4883103	Email/Text: DMCCO.VBASPL@va.gov	Oct 28 2021 18:36:00	Department of Veterans Affairs, Bishop Henry Whipple Federal Bldg, PO Box 11930, Saint Paul, MN 55111-0930
4883106	+ EDI: AMINFOFP.COM	Oct 28 2021 22:43:00	First Premier Bank, 3820 N. Louise Avenue, Sioux Falls, SD 57107-0145
4907753	Email/PDF: resurgentbknofications@resurgent.com	Oct 28 2021 18:37:05	LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4883109	+ Email/Text: bankruptcydepartment@tsico.com	Oct 28 2021 18:36:00	NCO Fin/99, PO Box 15636, Wilmington, DE 19850-5636
4906149	EDI: AGFINANCE.COM	Oct 28 2021 22:43:00	OneMain, P.O. Box 3251, Evansville, IN. 47731-3251
4883110	+ EDI: AGFINANCE.COM	Oct 28 2021 22:43:00	Onemain Financial, PO Box 1010, Evansville, IN 47706-1010
4936972	EDI: PRA.COM	Oct 28 2021 22:43:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk, VA 23541
5023090	+ EDI: PRA.COM	Oct 28 2021 22:43:00	PRA Receivables Management LLC, PO Box 41067, Norfolk, VA 23541-1067
5023091	+ EDI: PRA.COM	Oct 28 2021 22:43:00	PRA Receivables Management LLC, PO Box 41067, Norfolk, VA 23541-1067

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
4883105	*+	Excelerate, LLC, 8416 North County Road 650 East, Brownsburg, IN 46112-9298

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 30, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 28, 2021 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor COLONIAL SAVINGS F.A. bkgroup@kmlawgroup.com
James Warmbrodt	on behalf of Creditor Capital One Auto Finance bkgroup@kmlawgroup.com
Jason Brett Schwartz	on behalf of Creditor Capital One Auto Finance JSchwartz@mesterschwartz.com
Paul Donald Murphy-Ahles	on behalf of Debtor 1 Michael Gwynn Jr. pmurphy@dplglaw.com, kgreene@dplglaw.com
Rebecca Ann Solarz	on behalf of Creditor COLONIAL SAVINGS F.A. bkgroup@kmlawgroup.com
Thomas I Puleo	on behalf of Creditor COLONIAL SAVINGS F.A. tpuleo@kmlawgroup.com bkgroup@kmlawgroup.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov
William E. Craig	on behalf of Creditor Credit Acceptance Corporation ecfmail@mortoncraig.com mortoncraigeef@gmail.com

TOTAL: 9

Information to identify the case:

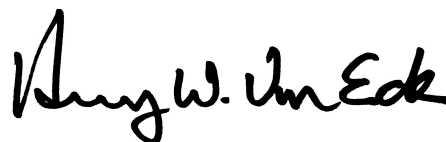
Debtor 1	Michael Gwynn Jr.	Social Security number or ITIN	xxx-xx-4662
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Middle District of Pennsylvania			
Case number:	1:17-bk-00531-HWV		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael Gwynn Jr.

10/28/21**By the
court:**

Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: Pamela Radginski, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.